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CERTIFICATE OF MAILING

I hereby certify that this correspondence is being deposited with the United States Post Office as first class mail in an envelope addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on

Date: February 26, 2004
Name: Melissa Scanzillo
Signature: Melissa Scanzillo
Clifford Chance US LLP

Docket No. 3499-135

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: David Lawrence

Filed: October 30, 2001 Group Art Unit: 3624

Serial No: 10/021,124 Examiner: Narayanswamy Subramanian

For: RISK MANAGEMENT CLEARINGHOUSE

AMENDMENT TRANSMITTAL

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

Transmitted herewith is an Amendment for the above identified application.

The fee has been calculated as shown below:

	Claims Remaining After Amendment	Highest Number Previously Paid for	Extra Claims	Fee for each extra claim	Additional Fee
Total Claims	40	21	19	\$18	342.00
Independent Claims	6	6	0	\$86	0.00
First Presentation of Multiple dependent claim					+ \$290 290.00
Sub-Total					\$632.00
Small Entity? less 50%					-0.00
TOTAL FEE DUE FOR AMENDMENT					\$632.00

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GROUP 3624

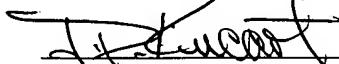


The Commissioner is authorized to charge the total fee of \$632.00 to Deposit Account No. 50-0521. A duplicate copy of this sheet is enclosed.

Please charge any additional fees for this Amendment or credit any overpayments to Deposit Account No. 50-0521. A duplicate copy of this letter is enclosed.

Date: Feb 26, 2004

Respectfully submitted,



Joseph P. Kincart

Reg. No. 43,716

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Telephone: (212) 878-3289

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Examiner: Narayanswamy Subramanian

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AMENDMENT IN RESPONSE TO
THE NOVEMBER 26, 2003 OFFICE ACTION

Sir:

In response to the Office Action mailed on November 26, 2003, favorable reconsideration of the above-identified patent application in view of the following amendments and remarks is respectfully requested.

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 7 herein.

03/04/2004 DTESEM1 00000108 500521 10021124

01 FC:1202 342.00 DA
02 FC:1203 290.00 DA

NYA 658302.2